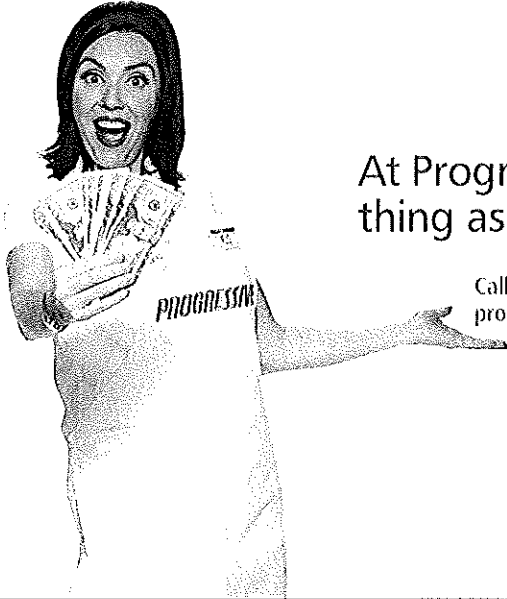


Exhibit B

PROGRESSIVE
U.S. POSTAGE
PAID
PROGRESSIVE

6300 Wilson Mills Road, Mayfield Village, OH 44133-2192

PROGRESSIVE




At Progressive, there's no such thing as too much savings

Call 1-866-552-7542 or visit progressive.com/39 for your free quote.

1-866-552-7542 / progressive.com/39

Find out why more than 3 million drivers switched last year



PROGRESSIVE

[John Q. Sample]
[123 Main Street]
[Anytown, TX 78703]



Car insurance
starting as low as
\$39[†] per month!

PROGRESSIVE

At Progressive, we have tons of
ways to help you save.

Dear Sample A. Sample,

When it comes to auto insurance, many companies like to talk about savings. But with Progressive, you can actually see the savings the day you make the switch—up to an average of \$519^{**}. But, that's not the only reason Progressive is a great deal for you:

VALUE. Get a policy for as low as \$39[†] a month, plus get extra discounts for being a Safe Driver, going Paperless, and more.

EASE. Choose from a range of payment plans, pick your payment due date, and print your ID card immediately.

QUALITY. If you ever have a claim, repairs through our network shops or Service Centers are guaranteed for as long as you own your vehicle.

So, get your **FREE** quote today and—in less than six minutes—see how much money you can save.

**For a FREE quote, simply visit progressive.com/39
or call 1-866-552-7542.**

Sincerely,

A handwritten signature in black ink.

William Kampf
Marketing General Manager

P.S. Don't forget! You can get car insurance
for as little as \$39[†] per month.


You can choose to stop receiving "prescreened" offers of insurance from this and other companies by calling toll-free 1-888-5OPT OUT (567 8688). See **PREScreen & OPT-OUT NOTICE** on other side for more information about prescreened offers.

PROGRESSIVE

[John Q. Sample]
[123 Main Street]
[Anytown, TX 78703]

Car insurance starting as low as

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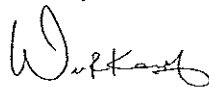
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So, get your FREE quote today and—in less than six minutes—see how much money you can save.

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William Kampf
Marketing General Manager

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PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of insurance is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of insurance from this and other companies, call the consumer reporting agencies toll-free, 1-888-5OPT OUT (567 8688); or write: Experian Opt Out, P.O. Box 919, Allen, TX 75013-0919.

You have been prequalified for at least your state's minimum limits or greater insurance coverage, provided that you continue to meet the specific criteria for insurability established prior to your selection to receive this offer.

When you respond to this offer, we will obtain information from you and other sources to provide your insurance quote. We may disclose some of this information to our service providers. Complete details are in our Privacy Policy, which you may obtain by calling 1-877-877-6041 or by visiting progressive.com.

Policies underwritten by: Artisan and Truckers Casualty Co., Drive New Jersey Ins. Co., Mountain Laurel Assurance Co., National Continental Ins. Co., Progressive Advanced Ins. Co., Progressive American Ins. Co., Progressive Bayside Ins. Co., Progressive Casualty Ins. Co., Progressive Choice Ins. Co., Progressive Classic Ins. Co., Progressive County Mutual Ins. Co., Progressive Direct Ins. Co., Progressive Express Ins. Co., Progressive Freedom Ins. Co., Progressive Garden State Ins. Co., Progressive Gulf Ins. Co., Progressive Hawaii Ins. Corp., Progressive Marathon Ins. Co., Progressive Max Ins. Co., Progressive Michigan Ins. Co., Progressive Mountain Ins. Co., Progressive Northern Ins. Co., Progressive Northwestern Ins. Co., Progressive Paloverde Ins. Co., Progressive Preferred Ins. Co., Progressive Premier Ins. Co. of Illinois, Progressive Security Ins. Co., Progressive Select Ins. Co., Progressive Southeastern Ins. Co., Progressive Specialty Ins. Co., Progressive Universal Ins. Co., Progressive West Ins. Co., United Financial Casualty Co.

Auto insurance prices and products are different when purchased directly from Progressive or through independent agents/brokers. Product availability varies by state.

¹ \$39/mo. premium for new Progressive Direct minimum limits liability coverage for one car and driver with good credit.

^{**} National average annual savings by new customers surveyed who saved with Progressive November 2012 – March 2013.

^{*} Price and coverage match limited by state law. Amounts entered outside of our range of coverage prices will be shown the closest available coverage package.

Discounts not available in all states.

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Car insurance
starting as low as
\$39⁺ per month!

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progressive.com/39 today!

Get your free quote and get in on the huge savings!

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The Name Your Price[®] Tool^{**}

We make it easy to shop for auto insurance

- / Tell us a little about yourself and your vehicle
- / Tell us your budget
- / Find a coverage package based on your budget
- / Adjust the price to get it just right

Try the Name Your Price[®] Tool today! Get a quote in less than six minutes.
Visit progressive.com/39 or call 1-866-552-7542.

13000525.1 (07/13)



Our customers are saying some pretty
nice things about us ...

"Got an email from @Progressive today saying my
rate has gone down. Is Flo available for a hug?
#thanks" - jmedev1230

"I kid you not, I'm saving \$550 this year by switching
my auto insurance to @Progressive. THANK YOU!"
- shawnxh



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today for your FREE quote online.

